

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In Re:	Case No.:	<u>20-16129</u>
Juliet Monina Delacruz-Stein	Chapter:	<u>7</u>
	Judge:	<u>SLM</u>

NOTICE OF PROPOSED ABANDONMENT

Nancy Isaacson, Chapter 7 Trustee in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk: Martin Luther King, Jr. Federal Building 50 Walnut Street Newark, NJ 07102
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If an objection is filed, a hearing will be held before the Honorable Stacey L. Meisel on May 31, 2022 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom no. 3A. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property: 11 Highland Ave Montville, NJ \$265,000.00

Liens on property: M & T Bank - \$240,000.00
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Amount of equity claimed as exempt: \$11,825.00

Objections must be served on, and requests for additional information directed to:

Name:	<u>Nancy Isaacson, Chapter 7 Trustee</u>
Address:	<u>75 Livingston Avenue, Suite 301, Roseland, NJ 07068-3701</u>
Telephone No.:	<u>(973) 535-1600</u>

In re:
Juliet Monina Delacruz-Stein
Debtor

Case No. 20-16129-SLM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Apr 27, 2022

User: admin
Form ID: pdf905

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 29, 2022:

Recip ID	Recipient Name and Address
db	+ Juliet Monina Delacruz-Stein, 11 Highland Avenue, Montville, NJ 07045-9526
518820752	CAPITAL ONE AUTO FINANCE, PO Box 6051, City of Industry, CA 91716, Account ending in 6394
518820755	+ M&T BANK, PO Box 619068, Dallas TX 75261, Account ending in 75261-9068
518820754	MACYS, PO Box 90001094, Louisville, KY 40290, Account ending in 383-2
518820757	+ UEMC, 5495 Belt Line Road, STE 200, Dallas, TX 75254, Account ending in 75254-7658
518820758	+ WALMART MASTERCARDS SYNCHRONY BANK, PO Box 960024, Orlando, FL 32896, Account ending in 32896-0024
518821271	+ Walter Stein, 11 Highland Avenue, Montville, NJ 07045-9526

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 27 2022 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 27 2022 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 27 2022 20:54:49	Capital One Auto Finance, A Division of Capital On, c/o AIS Portfolio Services LP, 4515 N. Santa Fe Avenue, Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: gecsed@recoverycorp.com	Apr 27 2022 20:54:27	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518820751	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 27 2022 20:54:37	CAPITAL ONE, PO BOX 6492, Carol Stream, IL 60197, Account ending in 60197-6492
518838659	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 27 2022 20:54:39	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518820753	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 27 2022 20:54:37	DISNEY REWARDS, Cardmember service, PO Box 1423, Charlotte, NC 28201, Account ending in 2207
518821551	+ Email/PDF: gecsed@recoverycorp.com	Apr 27 2022 20:54:48	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518820756	+ Email/PDF: gecsed@recoverycorp.com	Apr 27 2022 20:54:27	TIJX REWARDS/ SYNCHRONY BANK, PO Box 530949, Atlanta, GA 30353, Account ending in 30353-0949
518821296	+ Email/PDF: gecsed@recoverycorp.com	Apr 27 2022 20:54:27	Walmart Mastercard/SyncBank, PO BOX 960024, Orlando, FL 32896-0024

TOTAL: 10

District/off: 0312-2

User: admin

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518838660	*+	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 29, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Larry B Goodman	on behalf of Debtor Juliet Monina Delacruz-Stein larrygoodmanlaw@gmail.com
Nancy Isaacson	nisaacson@greenbaumlaw.com isaacson@remote7solutions.com;J101@ecfbis.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4